

# **EXHIBIT “O”**



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N NB 721530  
381-0066143572

CATHERINE MACRI  
INSURANCE INTERMEDIARIES INC  
117 ACADEMY AVE  
MIDDLETOWN NY 10940-5211

31

MOSLEM, SAAED  
2276 NEWYORK STATE ROUTE 302  
MIDDLETOWN NY 10940

**THIS IS NOT A BILL**

Dear MOSLEM SAAED:

Your new Foremost policy is enclosed. Take a few minutes to read it through.

If you have any questions, please contact us at:

(845) 344-3373

CATHERINE MACRI  
INSURANCE INTERMEDIARIES INC  
117 ACADEMY AVE  
MIDDLETOWN NY 10940-5211

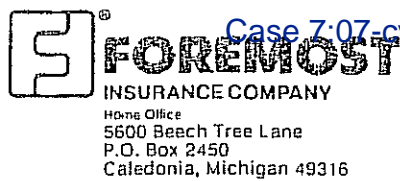
Also, if you request a change in coverage, it may affect the amount of premium you owe. **Please pay the amount shown on your most recent bill.** Your next bill will be adjusted to reflect any changes.

Thank you for your business.

Sincerely,

CATHERINE MACRI  
INSURANCE INTERMEDIARIES INC  
31 - 9900 - 436

P.S. To report claims, contact us, or call the Foremost Claims Line toll-free at 1-800-527-3907.



FOREMOST BASICS™  
DECLARATIONS PAGE

POLICY NUMBER: 381-0066143572-01

RENEWAL OF:

POLICY PERIOD BEGINNING 06/22/05 ENDING 06/22/06 12:01 A.M. STANDARD TIME

YOU AS NAMED INSURED AND YOUR ADDRESS

MOSLEM, SAAED  
2276 NEWYORK STATE ROUTE 302  
MIDDLETOWN NY 10940

YOUR POLICY IS SERVICED BY

CATHERINE MACRI  
INSURANCE INTERMEDIARIES INC  
117 ACADEMY AVE  
MIDDLETOWN NY 10940-5211

AGENCY CODE:  
319900436

TELEPHONE:  
(845) 344-3373

COVERAGES: Coverage is provided only where an Amount of Insurance or a Limit of Liability is shown and a premium is stated for the Peril Insured Against. Detailed descriptions and any limitations will be found in your policy.

LOCATION # 1

IMPORTANT RATING INFORMATION

PREMISES	2276 NEWYORK STATE ROUTE 302		
DESCRIPTION:	MIDDLETOWN NY 10940		
CONSTRUCTION:	FRAME	TERRITORY:	A
FAMILIES:	1	PROT. CLASS:	4
OCCUPANCY:	PRIMARY	RESP. FIRE DEPT.:	
HYDRANT:	WITHIN 1,000 FEET	COUNTY:	ORANGE
FIRE DEPT.:	WITHIN 5 MILES	YR. BUILT:	1950
		FORM:	BA3

MORTGAGEE #1

LOAN NO.: 100006210  
COUNTRYWIDE MORTGAGE VENTURE  
DB HUDSON HOME LOANS ISAOA  
MSNSV22 PO BOX 10212  
VAN NUYS CA 91410-0212

MORTGAGEE #2

LOAN NO.: 100006218  
COUNTRYWIDE MORTGAGE VENTURE  
DB HUDSON HOME LOANS ISAOA  
MSNSV22 PO BO 10212  
VAN NUYS CA 91410

SECTION I COVERAGES	AMOUNT OF INSURANCE	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
A. DWELLING	\$ 235,000		\$ 1,033.00
C. PERSONAL PROPERTY	\$ 117,500		\$ 558.00
D. ADDITIONAL LIVING EXPENSE (MAXIMUM 25% PER MONTH)	\$ 23,500		\$ 118.00

SECTION I LOSSES ARE SUBJECT TO A DEDUCTIBLE OF: \$1,000 ALL PERILS

.. COMP PERSONAL LIABILITY	\$ 300,000 EA ACCIDENT	\$ 70.00
I. MEDICAL PAYMENTS	\$ 1,000 EA PERSON	\$ 5.00

FORMS/ENDORSEMENTS THAT APPLY TO LOCATION # 1			ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
20002	01/93	BASICS SPECIAL COVERAGE GRANT		
20007	10/93	REDUCTION IN COV WHEN VACANT/UNOCC.		
20018	00/00	BASICS DWELLING POLICY		
10053	04/02	AMENDMENT - NEW YORK		
10084	03/99	COMPREHENSIVE PERSONAL LIABILITY		
20006	01/93	BROAD THEFT COVERAGE	\$	60.00
20050	09/95	REPLACEMENT COST/INFLATION GUARD	\$	10.00
3491	09/99	WORKERS' COMPENSATION - NEW YORK		

DISCOUNTS/SURCHARGES THAT APPLY TO LOCATION # 1			ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
OWNER OCCUPIED DISCOUNT			\$	-80.00
LOCATION # 1 Annual Premium			\$	1,774.00
TOTAL ANNUAL POLICY PREMIUM			\$	1,774.00

MINIMUM EARNED PREMIUM \$100

THIS DECLARATIONS PAGE WITH YOUR FOREMOST POLICY PROVISIONS AND ANY ENDORSEMENTS ISSUED TO FORM A PART THEREOF COMPLETES THE ABOVE NUMBERED POLICY.

Processed: June 22, 2005